	Fill in this information to identit	y your case:		
ļ	United States Bankruptcy Court f	or the:		
	District of	<u></u>		
(Case number (# known):	Chapter you are filing under: ☑ Chapter 7		
		☐ Chapter 11 ☐ Chapter 12		
		Chapter 13	☐ Check if this is ar	1
		·	amended filing	
ت	micial (%)			
V	oluntary Peti	tion for Individuals Fili	ng for Bankruptcy	12/17
jo th De sa Be int	int case—and in joint cases, the answer would be yes if either ebtor 2 to distinguish between time person must be Debtor 1 in as complete and accurate as	possible. If two married people are filing together, bo ded, attach a separate sheet to this form. On the top	lebtors. For example, if a form asks, "Do you own out the spouses separately, the form uses Debtor 1 information as Debtor 1 and the other as Debtor 2. th are equally responsible for supplying correct	a car," and The
Pa	art 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Cas	e):
1.	Your full name			
	Write the name that is on your	April		
	government-issued picture identification (for example, your driver's license or passport).	First name	First name	
		Renee		
		Middle name	Middle name	
	Bring your picture	Ritchey		
	identification to your meeting with the trustee.	Last name	Last name	
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)	
	All other names you			
_	have used in the last 8	First name	First name	
	years			
	Include your married or maiden names.	Middle name	Middle name	
		Last name	Last name	
		First name	First name	
		Middle name	Middle name	
		Last name	Last name	
3.	Only the last 4 digits of your Social Security	xxx - xx - 7 7 0 3	xxx - xx	
	number or federal	OR	OR	
	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx	

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De	ebtor 1 APIII R	enee Kitch	iey			Case number (#	kracieral		
	First Name	Middle Na	me Last Name			•			
			About Debtor 1:			About [Debtor 2 (Spouse O	nly in a Joint	Case):
4.	Any business r and Employer		☐ I have not used	d any business name	s or El N s.	☐ I hav	ve not used any busi	ness names or	EINs.
	Identification N		Coffee Corner						
	(EIN) you have the last 8 years		Business name			Business	name		
	Include trade nam								
	doing business as		Business name			Business	name		
			EIN — - — —	- — — — —	_	<u> </u>			
			EIN		_	EIN —			
5.	Where you live	ı				ff Debto	r 2 lives at a differe	ent address:	
			640 South 3rd	Δve Fast					
			Number Street	AVC. LOS		Number	Street		
				**T	50500		· · ·		 -
			Malta City	MT State		City		State	ZIP Code
			•	State	: ZIP Code	Oily		Jule	ZII ÇODE
			Phillips			County			
			County			Cobing			
			above, fill it in he	dress is different for re. Note that the cour at this mailing addres	t will send	yours, f	or 2's mailing addre fill it in here. Note the ces to this mailing ac	at the court wil	from Il send
			Number Street			Number	Street		
			P.O. Box 482						
			P.O. Box			P.O. Box		•	
			Malta	мт	59538				
			City	State	ziP Code	City		State	ZIP Code
6.	Why you are ch		Check one:			Check o	ne:		
	this district to t bankruptcy	file for	Over the last 18 I have lived in to other district.	80 days before filing t his district longer that	his petition, n in any	l hav	the last 180 days be e lived in this district district.	fore filing this longer than in	petition, any
			I have another (See 28 U.S.C.				e another reason. E. 28 U.S.C. § 1408.)	φlain.	
									
									
									

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Case number (# imown)_

April Renee Ritchey

Debtor 1

Pa	art 2: Tell the Court Abou	it Your B	ankruj	ptcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under			r a brief description of eac Form 2010)). Also, go to t			U.S.C. § 342(b) for Individuals F ne appropriate box.	iling
		Cha	pter 7					
		☐ Cha	pter 11					
		☐ Cha	pter 12	•				
		☐ Cha	oter 13	ı				
6.	How you will pay the fee	loca your subr	l court t self, yo nitting y	for more details about to ou may pay with cash, o	how you n cashier's c	nay pay. Typicall theck, or money	eck with the clerk's office in you, if you are paying the fee order. If your attorney is pay with a credit card or chec	
							tion, sign and attach the nts (Official Form 103A).	
		By la less pay	aw, a ju than 1: the fee	udge may, but is not red 50% of the official pove	quired to, verty line the choose the	waive your fee, a at applies to you nis option, you m	ion only if you are filing for Cl and may do so only if your inc r family size and you are una ust fill out the <i>Application to I</i> with your petition.	come is ble to
9.	Have you filed for	☑ No						
	bankruptcy within the last 8 years?	Tyes.	District		When	MM / DD / YYYY	Case number	
			District		When		Case number	
			District	en and before an elementary before the annual and the second	When	MM / DD / YYYY	Case number	
10.	Are any bankruptcy	☑ No						
	cases pending or being filed by a spouse who is		Debtor				Relationship to you	
	not filing this case with you, or by a business partner, or by an		District		When	MM / DD / YYYY	Case number, if known	
	affiliate?		.					
			Debtor				Relationship to you Case number, if known	•
			Diodica		vviicii	MM / DD / YYYY	Case Hamber, it known	
11.	Do you rent your residence?	Ø No. □ Yes.	□ No	our landlord obtained an e o. Go to line 12.			Against You (Form 101A) and fi	le it as
				rt of this bankruptcy petition		_		

Debtor 1	April Renee Ritch		Lest Name	Cas	se number (a' known)		
art 3: R	egort About Any i	Businas	ses You Own as a So	le Proprietor			
Are you	a sole proprietor		Go to Part 4.				
of any fu busines:	ill- or part-time s?	☐ Yes.	Name and location of bu	Isiness			
	prietorship is a						
individual, separate l	ou operate as an and is not a egal entity such as ion, partnership, or		Name of business, if any	⊕ druge dd			
LLC.			Number Street				
sole propri separate s	e more than one ietorship, use a heet and attach it						
to this peti	tion.		City		State	ZIP Code	· William v week
			Check the appropriate b	ox to describe your busine	ess.		
				s (as defined in 11 U.S.C.			
			☐ Single Asset Real Es	state (as defined in 11 U.S	.C. § 101(51B))		
			☐ Stockbroker (as defi	ned in 11 U.S.C. § 101(53,	A))		
			☐ Commodity Broker (as defined in 11 U.S.C. § 1	101(6))		
			☐ None of the above				
Chapter Bankrup are you a debtor?	tcy Code and small business	can set most red any of the	<i>appropriate deadlines.</i> If cent balance sheet, state	, the court must know whe you indicate that you are a ment of operations, cash-fi xist, follow the procedure in opter 11.	small business low statement, a	debtor, you r and federal in	nust attach your
business o	or a definition of <i>small</i> usiness debtor, see 1 U.S.C. § 101(51D).	No.	I am filing under Chapter the Bankruptcy Code.	· · 11, but I am NOT a small	business debto	r according to	the definition in
			I am filing under Chapter Bankruptcy Code.	11 and I am a small busin	ness debtor acco	ording to the	definition in the
art 4: Re	port if You Own	or Have	Any Hazardous Prop	erty or Any Property	That Needs II	mmediate /	Attention
	wn or have any	☑ No					
	that poses or is pose a threat	Yes.	What is the hazard?				
of immin	ent and de hazard to						
public he	aith or safety?			-			
-	u own any that needs		16				
immediat	e attention?		n immediate attention is	s needed, why is it needed	r		
perishable that must b	le, do you own goods, or livestock e fed, or a building urgent repairs?						
			Where is the property?				
				Number Street			
							·
				City		State	ZIP Code
							-

Debtor 1

April	Renee	Ritchey
· .p		

First Name Middle Name

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Last Name

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

J	I am not required to receive a briefing about
	credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ i am not required to receive a briefin-	g about
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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De	btor 1 April Renee Ritch		Case number (# An	0Hrn)
	FIRST Name MICCIES NAM	ne Last Name		
Pa	Answer These Que	stions for Reporting Purpo	Ses	
18.	What kind of debts do you have?		arily consumer debts? Consumer deb ual primarily for a personal, family, or hou	
	you nave?	No. Go to line 16b. Yes. Go to line 17.		
			arily business debts? Business debts investment or through the operation of the	
		No. Go to line 16c.✓ Yes. Go to line 17.		,
		16c. State the type of debts yo	ou owe that are not consumer debts or bus	siness debts.
17.	Are you filing under	□ No. I am not filing under 0	Chapter 7 Co to line 18	
	Chapter 7?		·	
any exc ade are ava	Do you estimate that after any exempt property is	administrative expens	pter 7. Do you estimate that after any exer ses are paid that funds will be available to	
	excluded and administrative expenses	☑ No		
	are paid that funds will be available for distribution to unsecured creditors?	☐ Yes		
18.	How many creditors do	1 1-49	1,000-5,000	25,001-50,000
	you estimate that you owe?	□ 50-99 □ 100-199	5,001-10,000 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
		200-999	- 10,001-25,000	Wille Hall 100,000
19.	How much do you	\$0-\$50,000	■ \$1,000,001-\$10 million	■ \$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	■ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		■ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
20.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	■ \$500,000,001-\$1 billion
	estimate your liabitities	\$50,001-\$100,000	■ \$10,000,001-\$50 million	■ \$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,990,000,001-\$50 billion
	.	☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
۲a	ri 7: Sign Below			
Fo	or you	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and
		If I have chosen to file under C of title 11, United States Code, under Chapter 7.	chapter 7, I am aware that I may proceed, I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ich chapter, and I choose to proceed
			nd I did not pay or agree to pay someone I and read the notice required by 11 U.S.C	
		I request relief in accordance v	with the chapter of title 11, United States C	ode, specified in this petition.
			sult in fines up to \$250,000, or imprisonme	money or property by fraud in connection ent for up to 20 years, or both.
		* apribletal	ef x	(2)
		Signature of Debtor 1	•	e of Debtor 2
		Executed on // //6/	<u>/ <i>Q U </i></u> 9 Executed 19999	ton

Debtor 1	April Ren		<u> </u>	Case number (# known)	
	Fîrsi Name	Middle Neme	Last Name	_	
	rattorney, if nted by one	you are	to proceed under Chapter 7, 11, 12 available under each chapter for w	ned in this petition, declare that I have info 2, or 13 of title 11, United States Code, an hich the person is eligible. I also certify th 342(b) and, in a case in which § 707(b)(4	d have explained the relief nat I have delivered to the debtor(s)
by an att	e not represo torney, you o file this page	lo not		information in the schedules filed with the	
			Signature of Attorney for Debtor		MM / DD /YYYY
			Printed name		
			Firm name		
			Number Street		
			City	State	ZIP Code
			Contact phase	Empil addmon	
			Contact phone	Email address	
			Bar number	State	

Debtor	1

First Name Middle Name

Last Name

Case number (# known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or property claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

be familiar with any state exemption laws that apply.	•
Are you aware that filing for bankruptcy is a serious acti consequences?	on with long-term financial and legal
□ No ☑ Yes	
Are you aware that bankruptcy fraud is a serious crime a inaccurate or incomplete, you could be fined or imprison No	
☑ Yes	
Did you pay or agree to pay someone who is not an atto ✓ No ✓ Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Decl	
By signing here, I acknowledge that I understand the rist have read and understood this notice, and I am aware that attorney may cause me to lose my rights or property if I	nat filing a bankruptcy case without an
Signature of Debtor 1	
Signature of Debtor 1	Signature of Debtor 2
Date 11/16/2019 MM / DD / YYYY	Date MM / DD / YYYY
Contact phone 406-945-4774	Contact phone
Cell phone 406-945-4774	Cell phone
Email address ach charson @hotmailacom	Email address

ill in this ir	nformation to identify y	your case:			
ebtor 1	April Renee Ritche	ey Middle Name	(N		
ebtor 2	FBM Reme	wiode Name	Loset Name		
ipouse, if filing	i) First Name	Middle Name	Lest Name		
nited States	Bankruptcy Court for the: _	District	of		
ase number I'known)					
					Check if this is
					amended filing
Officia	al Form 106De	a.c.			
					
Deci	aration Al	bout an I	Individual	Debtor's Schedules	12/15
if two man	ried people are filing to	ogether both are ex	qually responsible for	r supplying correct information.	
n two man	neu people are ming to	ogenier, bom are et	quality responsible for	r supplying correct information.	
_		someone who is NO	OT an attorney to help	you fill out bankruptcy forms?	
☑ No					
☐ Yes	s. Name of person			Attach Bankruptcy Petition Preparer's Notice, Dec	daration, and
				Signature (Official Form 119).	
	penalty of porium I do	relain that I have no	ad the commany and	schedules filed with this declaration and	
Under i					
Under (ey are true and correct.	L	au the summary and :	sciedules liled with this beclaration and	
Under (that the	ey are true and correct.		au the summary and :	solicoures lifet with this tectalation and	
Under that the	ey are true and correct.	L		solicodies lifed with this declaration and	
that the	ey are true and correct. Sweet L. L. Jure of Debtor 1	e d	_ x		
Signatu	ey are true and correct. Swei Rit Lu	e C			

Fill in this information to identify your case and t	nis filing:		
Debtor 1 April Renee Ritchey			
First Name Middle Name	Lest Name		
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: Dist	rict of		
Case number			
		(Check if this is an
			amended filing
Official Form 106A/B			
Schedule A/B: Proper	ty		12/15
category where you think it fits best. Be as compressionsible for supplying correct information. If write your name and case number (if known). Ans	ms. List an asset only once. If an asset fits in more plete and accurate as possible. If two married peop more space is needed, attach a separate sheet to the swer every question. 1, Land, or Other Real Estate You Own or Ha	e are filing together, b nis form. On the top of	oth are equally
	est in any residence, building, land, or similar prop	erty?	
✓ No. Go to Part 2.✓ Yes. Where is the property?			
— 150. Whole is the property:	What is the property? Check all that apply.	Do not deduct easured o	laims or exemptions. Put
1.1. 460 South 3rd Ave.	Single-family home	the amount of any secure	ed claims on Schedule D:
Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Cla	ms Secured by Property.
	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	- Land	s 127500	s 127500
Malta MT 59538	☐ Investment property		
City State ZIP Code	Timeshare Other	Describe the nature interest (such as fee	
		the entireties, or a life	
Detri	Who has an interest in the property? Check one. Debtor 1 only	fee simple	
Phillips County	Debtor 1 only		
County	Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
	At least one of the debtors and another	(see instructions)	
	Other information you wish to add about this it property identification number;	em, such as local	
If you own or have more than one, list here:	property location number.		
, , , , , , , , , , , , , , , , , , ,	What is the property? Check all that apply.	Do not do do do do como do do	
	☐ Single-family home	Do not deduct secured cla the amount of any secure	d claims on Schedule D:
1.2. Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clair	ns Secured by Property.
	☐ Condominium or cooperative ☐ Manufactured or mobile home	Current value of the entire property?	Current value of the
	Land	endre property r	portion you own?
	☐ Investment property	3	\$
City State ZIP Code	Timeshare	Describe the nature of interest (such as fee	
	Other	the entireties, or a life	
	Who has an interest in the property? Check one.		
	Debtor 1 only		
County	Debtor 2 only Debtor 1 and Debtor 2 only	Пов	
	At least one of the debtors and another	Check if this is co (see instructions)	mmunity property
		,	
	Other information you wish to add about this ite property identification number:	m, such as local	

2:19-bk-61188-BPH Doc#: 1 Filed: 11/29/19 Entered: 11/29/19 11:34:54 Page 11 of 55 April Renee Ritchey Debtor 1 Case number (if known), Middle Name Last Name What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: ☐ Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building. Current value of the Current value of the □ Condominium or cooperative entire property? portion you own? Manufactured or mobile home ☐ Land investment property Describe the nature of your ownership ☐ Timeshare State ZIP Code interest (such as fee simple, tenancy by ☐ Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number. 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles **☑** No Yes Who has an interest in the property? Check one. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) If you own or have more than one, describe here: Who has an interest in the property? Check one. 3.2 Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information:

instructions)

☐ Check if this is community property (see

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Debtor 1 April Renee Ritchey
First Name Moddle Name Last Name

Case number (# known)

Other i 3.4. Make: Model: Year: Approx	rimate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	the amount of any secure Creditors Who Have Clair Current value of the entire property?	ns Secured by Property.
Year: Approx Other i 3.4. Make: Model: Year: Approx	rimate mileage:	□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) Who has an interest in the property? Check one.	Current value of the entire property?	Current value of the portion you own?
Approx Other i 3.4. Make: Model: Year: Approx	nformation:	☐ At least one of the debtors and another ☐ Check if this is community property (see instructions) Who has an interest in the property? Check one.	entire property?	
Other i 3.4. Make: Model: Year: Approx	nformation:	Check if this is community property (see instructions) Who has an interest in the property? Check one.	\$	
3.4. Make: Model: Year: Approx		who has an interest in the property? Check one.		\$
Model: Year: Approx		who has an interest in the property? Check one.		\$
Model: Year: Approx				
Year: Approx		Пр.н	Do not deduct secured cla	aims or exemptions. Put
Year: Approx		Debtor 1 only	the amount of any secure Creditors Who Have Clair.	d claims on Schedule D:
Approx		Debtor 2 only	Creators vino mare cran	ns secured by Fraperty.
	_	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the
Other i	imate mileage:	 At least one of the debtors and another 	entire property?	portion you own?
Outer	nformation:	☐ Check if this is community property (see instructions)	\$	\$
4.1. Make: Model: Year:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured cla the armount of any secured Creditors Who Have Clain	d claims on Schedule D:
				ns Secured by Property.
Other is		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	
Other is	nformation:	Debtor 1 and Debtor 2 only	-	Current value of the
	nformation: have more than one, list here	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	entire property?	Current value of the
		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	s Do not deduct secured cla	Current value of the portion you own? \$
If you own or 4.2 Make:	have more than one, list here	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	\$	Current value of the portion you own? \$
If you own or 4.2 Make: Model:	have more than one, list here	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	entire property? \$ Do not deduct secured claim the amount of any secured Creditors Who Have Claim	Current value of the portion you own? \$
If you own or 4.2 Make: Model: Year:	have more than one, list here	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	po not deduct secured clathe amount of any secured Creditors Who Have Claim	Current value of the portion you own? \$ ims or exemptions. Put to claims on Schedule D: its Secured by Property. Current value of the
If you own or 4.2 Make: Model: Year:	have more than one, list here	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	entire property? \$ Do not deduct secured claim the amount of any secured Creditors Who Have Claim	Current value of the portion you own? \$

Official Form 106A/B Schedule A/B: Property page 3

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Debtor 1

April Renee Ritchey

First Name Middle Name

ne Last Name

Case number (if known)____

		2.
1	4	3.

Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings	·
Examples: Major appliances, fumiture, linens, china, kitchenware	
□ No	
Yes. Describe Washer, dryer, refrigerator, stove, microwave, table, chairs, sofa	\$500
7. Electronics	
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scan collections; electronic devices including cell phones, cameras, media players, games	ners; music
□ No □ Yes. Describe 2 televisions, Acer laptop computer, HP printer	\$500
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	;
☑ No	
Yes. Describe	\$
9. Equipment for sports and hobbies	•
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, and kayaks; carpentry tools; musical instruments No	skus; canoes
☑ Yes. Describe bicycle	e 50
	\$
10. Firearms	
Examples: Pistols, rifles, shotguns, ammunition, and related equipment No	
Yes. Describe	s
11. Clothes	
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
□ No ☑ Yes. Describe Everyday clothing	
au res. Describe	\$
12. Jewelry	
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watch gold, silver	nes, gems,
☑ No	_
Yes. Describe	\$
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
☑ No	
Yes. Describe	\$
14 Any other personal and household items you did not already list, including any health aids you did	d not list
☑ No	
Yes. Give specific	_
information	\$
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have att	ached
for Part 3. Write that number here	

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Debtor 1

АргіІ	Renee	Ritchey
-------	-------	---------

First Name Middle Name

Lest Name

Case number (if totown)_

Describe Your Financial Assets

Do you own or have any	r legal or equitable interest in	any of the following?	Current value of tr portion you own? Do not deduct secured or exemptions.	
16. Cash Examples: Money you	have in your wallet, in your hor	ne, in a safe deposit box, and on hand when you file your petition		
□ No		no position, and an initial pass may be possessing		
		Cash:	_	3.05
		Cash:	\$ <u></u>	
17. Deposits of money Examples: Checking, s and other s	savings, or other financial accor similar institutions. If you have n	unts; certificates of deposit; shares in credit unions, brokerage house sultiple accounts with the same institution, list each.	:: 5,	
☑ No ☑ Yes		Institution name:		
	17.1. Checking account:	Bear Paw Credit Union	_ \$	378
	17.2. Checking account:	Bear Paw Credit Union Savings	_ \$	0
	17.3. Savings account:		\$	
	17.4. Savings account:		_ \$	
	17.5. Certificates of deposit:		_ s	
	17.6. Other financial account:			
	17.7. Other financial account:		•	
	17.8. Other financial account:			
	17.9. Other financial account:		· · · · · · · · · · · · · · · · · · ·	
			- •	
Examples: Bond funds, 10 No	or publicly traded stocks investment accounts with broke	erage firms, money market accounts		
☐ Yes	Institution or issuer name:			
			\$	
	·		_ \$	
			_ 5	
19. Non-publicly traded s an LLC, partnership, a	tock and interests in incorporate in	rated and unincorporated businesses, including an interest in		
2 No	Name of entity:	% of ownership:		
Yes. Give specific information about		0% %	\$	
them		0% _%	\$	
		0% %	\$	

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Last Name

Case number (if known)_

April Renee Ritchey

First Name

Debtor 1

Persico plan:			er negotiable and non-negotiable instruments cks, cashiers' checks, promissory notes, and money orders. nnot transfer to someone by signing or delivering them.		
Retirement or pension accounts	Yes. Give specific information about				
\$	them				
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately. Type of account. Institution name: 401(k) or similar plant Pension plant Montana PERS \$ 200 IRA Retirement account Keoght Additional account: S Additional account: S Additional account: S Examples: Agreements with Inardiorus, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Value Ves Institution name or individual: Electric: Gas: S Heating oit S Security deposit on rental unit Prepaid rent Telephone: S Water Rented furniture: S Other: S S Annutities (A contract for a periodic payment of money to you, either for life or for a number of years)				\$	
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately. Type of account. Institution name: 401(k) or similar plant Pension plant Montana PERS \$ 200 IRA Retirement account Keoght Additional account: S Additional account: S Additional account: S Examples: Agreements with Inardiorus, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Value Ves Institution name or individual: Electric: Gas: S Heating oit S Security deposit on rental unit Prepaid rent Telephone: S Water Rented furniture: S Other: S S Annutities (A contract for a periodic payment of money to you, either for life or for a number of years)		-1. 1		Ψ	
Yes, List each account separately. Type of account. Institution name: 401(k) or similar plan:	•		01(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
account separately. Type of account: Institution name: 401(ii) or similar plan: Persion plan: Montana PERS \$ 200 IRA: Referenant account: Keogh: Additional account: \$ Additional account: Add	□ No				
Pension plan: Montana PERS \$ 200 IRA: \$ \$ \$ \$ Retirement account: \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Type of account:	Institution name:		
Pension plan: Montana PERS \$ 200 IRA: \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		401(k) or similar plan:		\$	
IRA: Seterament account: SS. Retirement account: SS. Additional account: SS. Additional account: SS. Additional account: SS. Additional account: SS. 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with fandlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others [2] No. [3] No. [4] Prepaid rent: SS. [5] SS. [6] SS. [7] SS. [8] SS. [8] SS. [9] SS			Montana PERS	\$	20000
Retirement account: Keogh: Additional account: Additional account: S Additional account: S Additional account: S S 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Additional account: Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others An institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 3 3 Annutities (A contract for a periodic payment of money to you, either for life or for a number of years) Annutities (A contract for a periodic payment of money to you, either for life or for a number of years)		•		\$	
Additional account: Additional account: \$ Additional account: \$ \$ 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others A No		Retirement account			
Additional account: \$		Keogh:		\$	
22. Socurity deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes		Additional account:		\$	
22. Socurity deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes		Additional account:		•	
Yes Institution name or individual: Electric:	22. Security deposits and	prepayments			
Electric: Gas: Heating oit: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 3 Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) I ho I ssuer name and description:	Your share of all unused Examples: Agreements	d deposits you have m			
Gas: Heating oil: Security deposit on rental unit: Security deposi	Your share of all unused Examples: Agreements companies, or others	d deposits you have m			
Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) 15. No 15. Security deposit on rental unit: \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai	d rent, public utilities (electric, gas, water), telecommunications		
Security deposit on rental unit: Prepaid rent:	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai	d rent, public utilities (electric, gas, water), telecommunications	\$	
Security deposit on rental unit: Prepaid rent	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai ins Electric:	d rent, public utilities (electric, gas, water), telecommunications	\$ \$	
Telephone: Water: Rented furniture: Other: 3. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Yes	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai ins Electric: Gas:	d rent, public utilities (electric, gas, water), telecommunications	\$ \$ \$	
Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai fins Electric: Gas: Heating oil:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$ \$ \$	
Water: Rented furniture:	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai fins Electric: Gas: Heating oil: Security deposit on rer	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$ \$ \$ \$	
Rented fumiture: Other: S 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai fins Electric: Gas: Heating oil: Security deposit on rer Prepaid rent:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$ \$	
23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) D Yes	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai fns Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$ \$ \$	
No Yes	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai fins Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$ \$ \$	
No Yes	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai fins Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water: Rented furniture:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$\$ \$\$ \$\$	
Yes	Your share of all unused Examples: Agreements companies, or others	d deposits you have m with landlords, prepai fins Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water: Rented furniture:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$\$ \$\$ \$\$	
·	Your share of all unused Examples: Agreements companies, or others I No Yes	d deposits you have me with landlords, prepaid finst telephone: Water: Rented furniture: Other:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$\$ \$\$ \$\$	
_	Your share of all unused Examples: Agreements companies, or others 1 No 1 Yes	d deposits you have me with landlords, prepaid finst telephone: Water: Rented furniture: Other:	d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$\$ \$\$ \$\$	
<u> </u>	Your share of all unused Examples: Agreements companies, or others 1 No 1 Yes	d deposits you have me with landlords, prepaid finst Electric: Gas: Heating oil: Security deposit on reme Prepaid rent: Telephone: Water: Rented furniture: Other:	of money to you, either for life or for a number of years)	\$\$ \$\$ \$\$	
\$	Your share of all unused Examples: Agreements companies, or others 1 No 1 Yes	d deposits you have me with landlords, prepaid finst Electric: Gas: Heating oil: Security deposit on reme Prepaid rent: Telephone: Water: Rented furniture: Other:	of money to you, either for life or for a number of years)	\$\$ \$\$ \$\$	

2:19-bk-61188-BPH Doc#: 1 Filed: 11/29/19 Entered: 11/29/19 11:34:54 Page 16 of 55 April Renee Ritchey Debtor 1 Case number (if known) Last Name 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). M No ☐ Yes ______Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit Mo No ☐ Yes. Give specific information about them.... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☑ No ☐ Yes. Give specific information about them 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses M No ☐ Yes. Give specific information about them Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you M No ☐ Yes. Give specific information Federal: about them, including whether you already filed the returns State: and the tax years..... Local 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☑ No ☐ Yes. Give specific information..... Alimony: Maintenance Support: Divorce settlement: Property settlement 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

Official Form 106A/B

☐ Yes. Give specific information.....

M No

2:19-bk-61188-BPH Doc#: 1 Filed: 11/29/19 Entered: 11/29/19 11:34:54 Page 17 of 55 April Renee Ritchey Case number (if known)_ Debtor 1 Last Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company Beneficiary: Surrender or refund value: Company name: of each policy and list its value. ... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☑ No ☐ Yes, Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims Z No Yes, Describe each claim. 35. Any financial assets you did not already list Mo No ☐ Yes. Give specific information..... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached 22 558 01 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned ☑ No ☐ Yes. Describe...... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, moderns, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☑ No ☐ Yes. Describe......

Schedule A/B: Property

2:19-bk-61188-BPH Doc#: 1 Filed: 11/29/19 Entered: 11/29/19 11:34:54 Page 18 of 55 April Renee Ritchey Case number (if known)_ Debtor 1 Last Name Middle Name 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade M No ☐ Yes. Describe...... 41. Inventory ■ No ☐ Yes. Describe...... 42. Interests in partnerships or joint ventures ₩ No ☐ Yes. Describe...... Name of entity: % of ownership: 43. Customer lists, mailing lists, or other compilations Mo No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? Yes. Describe..... 44. Any business-related property you did not already list **፴** No ☐ Yes. Give specific information 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions 47. Farm animals Examples: Livestock, poultry, farm-raised fish M No ☐ Yes.....

Debtor 1	April Renee Ritchey			Case number (if known)		
	First Nome Middle Name Last Name					
	either growing or harvested					
2 0 N	o es. Give specific					
in	formation				\$	
☑ N	_	es, and too	ols of trade			
☐ Ye	95				s	
50, Farm	and fishing supplies, chemicals, and feed					
☑ №						
⊔ Ye	25				•	
51 Any fe	ırm- and commercial fishing-related property you did		. lint		\$	
Ø N∈		not aiready	IISL			
	es. Give specific				ę	
52 Add #	ne dollar value of all of your entries from Part 6, includ	dine one on	utaina fay anana	was bass attacked		
	rt 6. Write that number here				• s	
Part 7:	Describe All Property You Own or Have	an Inter	est in That	You Did Not List Abov	9	
53. Do vo	u have other property of any kind you did not already	list?				
Examp	les: Season tickets, country club membership	1.001				
Ø No □ Ye	s. Give specific				\$	
	ormation				\$_	
					\$	<u>-</u>
54. Add th	e dollar value of all of your entries from Part 7. Write t	that numbe	r here	·····	\$_	
Part 8:	List the Totals of Each Part of this Form	a				
55. Part 1;	Total real estate, line 2			<u> </u>		127500
	Total vehicles, line 5	s	0		· ·	
	Total personal and household items, line 15	*	1050			
	•	.	22008.01			
	Total financial assets, line 36	\$	0			
59. Part 5:	Total business-related property, line 45	\$				
60. Part 6:	Total farm- and fishing-related property, line 52	\$	0			
61. Part 7:	Total other property not listed, line 54	+\$	0			
62. Total p	ersonal property. Add lines 56 through 61	\$	23508.01	Copy personal property total	> +s	23508.01
63 Total o	f all property on Schedule A/B. Add line 55 + line 62					151008.01
oo. I oran u	· ші річроту он основнів мо. мов іне ээ т «пе б2	•			\$	

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Official Form 106A/B

533. 33. 34				
Fill in this inform	mation to identify your case:			
I DEDICI .	ril Renee Ritchey	71		
Debtor 2	Name Middle Nam	e Last Name		
(Spouse, if filing) First	Name Mickile Name	e Last Name		
United States Bank	cruptcy Court for the:	District of		
Case number				□ o
(if known)	173.			☐ Check if this is ar amended filing
				g
Official Co.	10CC			
Official For				
Schedu	le C: The Pro	perty You	Claim as Exemp	t 04/19
Using the property space is needed, fi	you listed on Schedule A/B: Pi	roperty (Official Form 106.	ogether, both are equally responsible for A/B) as your source, list the property that Additional Page as necessary. On the top	t you claim as exempt. If more
specific dollar am of any applicable retirement funds- limits the exempti	ount as exempt. Alternatively statutory limit. Some exempt -may be untimited in dollar a	y, you may claim the ful tions—such as those fo imount. However, if you unt and the value of the	amount of the exemption you claim. O I fair market value of the property beir r health aids, rights to receive certain claim an exemption of 100% of fair m property is determined to exceed tha	ng exempted up to the amount benefits, and tax-exempt arket value under a law that
Part 1: Ident	tify the Property You Clai	m as Exempt		
You are d	aiming state and federal nonba aiming federal exemptions. 11 orty you list on Schedule A/B	U.S.C. § 522(b)(2)	U.S.C. § 522(b)(3) opt, fill in the information below.	
	tion of the property and line or 3 that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief	Homestead	\$127500	F3 .	MCA 70-32-301
description: Line from	Homestead	\$127300	\$ 100% of fair market value, up to	
Schedule A/B	-		any applicable statutory limit	
Brief				MCA 25 42 CO0
description:	Personal property	\$ <u>33050</u>	- \$	MCA 25-13-609
Line from			100% of fair market value, up to	
Schedule A/B.	: 		any applicable statutory limit	
Brief	PERS Pension	\$20000	□s	MCA 25-13-608
description:		Ψ	100% of fair market value, up to	
Line from Schedule A/B:	-		any applicable statutory limit	
	ing a homestead exemption ustment on 4/01/22 and every		s filed on or after the date of adjustment.	1
o No Signatura	,		The second secon	,
	ou acquire the property covered	d by the exemption within	1,215 days before you filed this case?	
□ No			,y you mow uno obso:	
☐ Yes				

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Debtor 1	Case number (#hours)	

Deblor 1 First Name	Middle Name Last	Name	Case number (# known)	
	onal Page			
	on of the property and line /B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemptio
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Bear Paw Checking	\$ 378	<u>_</u> s	MCA 25-13-614
Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	D \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<u></u>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<u> </u>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	\$ \$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	<u></u>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<u></u>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$ □ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	,
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description:

Schedule A/B:

Line from

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 \square 100% of fair market value, up to

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Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct individual pages, write your name and case number (if known). 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 1. 0 or any creditors have claims secured by your property? 2. 1 or any creditors have claims secured by your property? 2. 1 or any creditors have claims secured by your property? 2. 1 or any creditors have claims in such abelians in alphabetical order according to the creditor's name. 2. 1 or any credit Union	United States Bankruptcy Court for the:	District of			
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Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional page, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check his box and submit his form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below Potential List All Secured Claims Face resident has a particular claim, list the creditor separately. As much as possible, list the define reading in the creditor in Part 2. As much as possible, list the define reading in the creditor in Part 2. As much as possible, list the define reading in the creditor in Part 2. As a continually advised or collations. Principal residence Principal r					
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No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below.	additional pages, write your name and ca	se number (if known).			
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below.	1. Do any creditors have claims secured (ov your property?			
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Describe the property that secures the claim: \$ 40000 \$ 127500 \$	for each claim. If more than one creditor I	nas a particular claim, list the other creditors in Part 2.		that supports this	
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 2 only Debtor 3 only 2 only Debtor 3 only 2 only Debtor 4 only 2 only 2 only Debtor 5 only 3 only 3 only 4 o		nabelical order according to the creditor's name.	value of collateral.		
As of the date you file, the claim is: Check all that apply.	[_2.1] Bear Paw Credit Union	Describe the property that secures the claim:	ş40000	s127500 ;	s0
Number Street		Principal residence			
Havre MT 59501 City State ZIP Code Who owes the debt? Check one. If Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Altrendor Street Creditor's Name PO Box 14411 Namber Street As of the date you file, the claim is: Check all that apply. Des Moines IA 50306 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Street Creditor's Name PO Box 14411 Namber Street As of the date you file, the claim is: Check all that apply. Creditor's Confingent Debtor 2 only Debtor 1 only Debt		-			
Havre MT 59501 Unliquidated Disputed Who owes the debt? Check one. Mature of lien. Check all that apply.		As of the date you file, the claim is: Check all that apply.			
Disputed Disputed	House MT 50504				
Who owes the debt? Check one. Debtor 1 only					
Debtor 1 only	Who owes the debt? Check one.	•			
Debtor 2 only					
At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset)		car loan)			
Check if this claim relates to a community debt Date debt was incurred 9/2017 Last 4 digits of account number	<u> </u>	<u> </u>			
Creditor's Name PO Box 14411 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	_		_		
Date debt was incurred 2.2 Wells Fargo Bank		· · · · · · · · · · · · · · · · · · ·			
2.2 Wells Fargo Bank Describe the property that secures the claim: \$ 69000 \$ 127500 \$	Date debt was incurred 9/2017	Last 4 digits of account number			
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As of the date you file, the claim is: Check all that apply. Contingent Unliquidated		Principal residence			
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Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number	_				
U Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number	<u>_</u>				
Date debt was incurred Last 4 digits of account number			=		
	•	Last 4 digits of account number			
			ķ		

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Debtor 1	April Renee	e Ritchey	Case	number (if known)		
Debior	First Name	Middle Name	Last Name	IdiTibel (I/ Known)		
Part 1:	Additional Pa After listing any by 2.4, and so f	y entries on this p	age, number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
			Describe the property that secures the claim:	\$	\$:	\$
Creditor	's Name		. , ,			
Number	Street					
			As of the date you file, the claim is: Check all that app	ły.		
			Contingent			
City		State ZIP Code	Unliquidated			
			☐ Disputed			
Who ow	es the debt? Chec	k one.	Nature of lien. Check all that apply.			
☐ Debt	tor 1 only		An agreement you made (such as mortgage or secured	i		
☐ Debt	tor 2 only		car loan)			
	or 1 and Debtor 2 or	-	Statutory lien (such as tax lien, mechanic's lien)			
At lea	ast one of the debtor	rs and another	Judgment lien from a lawsuit			
□ Che	ck if this claim rel	atos to a	Other (including a right to offset)	_		
	munity debt	uus w u				
	- -					
Date del	btwas incurred _	-	Last 4 digits of account number			
Creditor	fa Blama		Describe the property that secures the claim:	\$. \$:	\$
Creditor	s regine					
Number	Street					
			As of the date you file, the claim is: Check all that app	k.		
			□ Contingent	.		
			Unliquidated			
City		State ZIP Code	Disputed			
Who ow	es the debt? Chec	k one.	•			
☐ Debt	or 1 only		Nature of lien. Check all that apply.			
	or 2 only		An agreement you made (such as mortgage or secured car loan)	ı		
	or 1 and Debtor 2 on	ılv	Statutory lien (such as tax lien, mechanic's lien)			
_	ast one of the debtor		Judgment lien from a lawsuit			
П.			Other (including a right to offset)			
	ck if this claim rel munity debt	ates to a				
Join	meracy eco:					
Date del	bt was incurred _		Last 4 digits of account number			
<u></u>			Describe the property that secures the claim:	\$	\$	5
Creditor	s Name					
Number	Street					
	5445.					
			As of the date you file, the claim is: Check all that app	ly.		
			☐ Contingent			
City		State ZIP Code	☐ Unliquidated			
			☐ Disputed			
Who ow	es the debt? Chec	k one.	Nature of lien. Check all that apply.			
☐ Debt	or 1 only		An agreement you made (such as mortgage or secured	1		
☐ Debte	or 2 only		car loan)			
_	or 1 and Debtor 2 on	ıly	Statutory lien (such as tax lien, mechanic's lien)			
☐ At lea	ast one of the debtor	s and another	Judgment lien from a lawsuit			
□ char	ck if this claim rela	atne to a	Other (including a right to offset)	_		
	ck ir unis claim reid munity debt	aucă W d				
	-		I set A digite of account number			
ryaté det	ot was incurred _		Last 4 digits of account number			
A	dd the dollar vak	ue of your entries	in Column A on this page. Write that number here): _S		
)f	this is the last na	age of your form	add the dollar value totals from all pages.		1	
	rite that number		water un bedoor	5	[

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Debtor 1	April Renee Ritchey			Case number (# known)
	First Name Middle Name	Last Name		Visit in the second sec
Part 2:	List Others to Be No	tified for a Debt	That You Airead	y Listed
agency is you have	trying to collect from you fo	r a debt you owe to ny of the debts tha	o someone else, list ti t you listed in Part 1,	r a debt that you already listed in Part 1. For example, if a collection he creditor in Part 1, and then list the collection agency here. Similarly, if list the additional creditors here. If you do not have additional persons to
				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Numbe	r Street	-		_
		 		_
City		State	ZtP Code	_
				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Numbe	r Street		<u></u>	_
	·			~
City		State	710.0-4-	
		State	ZIP Code	
Name		···		On which line in Part 1 did you enter the creditor?
Tearro				Last 4 digits of account number
Number	Street			_
				_
City		State	ZIP Code	_
				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
	-			
Number	Street			
		-		••
City		State	ZIP Code	_
				On which line in Part 1 did you enter the creditor?
Name	, <u>, , , , , , , , , , , , , , , , , , </u>		VA	Last 4 digits of account number
Number	Street			_
_	W			_
07	n.u.	***		_
City		State	ZiP Code	
Name		****	TA-4	On which line in Part 1 did you enter the creditor?
rea/TIC				Last 4 digits of account number
Number	Street			-
		 .	<u></u>	_
City	17-05-0	State	ZIP Code	-

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l	Fill in this information to identify your case:				
1	Oebtor 1 April Renee Ritchey				
	Debtor 2	Last Name			
İ	Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: Dis	Last Name Strict of			
	Case number	suice of			ck if this is an
L	(if known)			ame	ended filing
0	fficial Form 106E/F				
S	chedule E/F: Creditors V	Nho Have Unsecured Clai	ms		12/15
A/I	st the other party to any executory contracts or B: Property (Official Form 106A/B) and on Sched editors with partially secured claims that are list	•	list executory of (Official Form of ured by Property	contracts on \$ 106G). Do not by if more sna	ichedule include any ice is
1.	Do any creditors have priority unsecured claim	ns against you?			
	No. Go to Part 2.				
2.	List all of your priority unsecured claims. If a cleach claim listed, identify what type of claim it is. If nonpriority amounts. As much as possible, list the unsecured claims, fill out the Continuation Page of	reditor has more than one priority unsecured claim, list f a claim has both priority and nonpriority amounts, list claims in alphabetical order according to the creditor's i Part 1. If more than one creditor holds a particular cla instructions for this form in the instruction booklet.)	that claim here a	ind show both se more than t	priority and
	, , , , , , , , , , , , , , , , , , , ,	and the second s	Total claim	Priority amount	Nonpriority
2.1]			anount	amount
Щ.	Priority Creditor's Name	Last 4 digits of account number	\$	_ \$	_ \$
	Number Street	When was the debt incurred?			
	-	As of the date you file, the claim is: Check all that ap	pły.		
	City State ZIP Code	☐ Contingent			
		☐ Untiquidated			
	Who incurred the debt? Check one. Debtor 1 only	☐ Disputed			
	Debtor 2 only	T 4 004 00007			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	At least one of the debtors and another	Domestic support obligations			
	Check if this claim is for a community debt	Taxes and certain other debts you owe the governmen	nt		
	_	 Claims for death or personal injury white you were intoxicated 			
	is the claim subject to offset?	Other. Specify			
	☐ Yes	Car Other, Opening	_		
2.2	1				
	Priority Creditor's Name	Last 4 digits of account number	\$	\$. \$
	,	When was the debt incurred?			
	Number Street	An elaboration of the control of the			
		As of the date you file, the claim is: Check all that app	ily .		
	City State ZIF Code	☐ Contingent ☐ Unliquidated			
		Disputed			
	Who incurred the debt? Check one. Debtor 1 only	— Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	☐ Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the governmen	ŧ		
	☐ Check if this claim is for a community debt	Claims for death or personal injury while you were intoxicated			
	Is the claim subject to offset?	Other. Specify	-		
	Yes				

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Debtor 1

April Renee Ritchey

First Name Middle Name

Last Hame

Case number (# known)_

r listing any entries on this page, number then	n beginning with 2.3, followed by 2.4, and so forth.	Total cłaim	Priority amount	Nonpriorit amount
	Last 4 digits of account number	\$	\$. \$
Priority Creditor's Name				
Number Street	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
City State ZIP Code	Unliquidated			
Hither in course of the stability Objects are	☐ Disputed			
Who incurred the debt? Check one. Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only				
Debtor 1 and Debtor 2 only	Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government Claims for death or personal injury white you were			
☐ Check if this claim is for a community debt	intoxicated			
	Other, Specify			
ls the claim subject to offset?				
□ No				
Yes				
		_	_	_
Priority Creditor's Name	Last 4 digits of account number	\$	S	. \$
	When was the debt incurred?			
Number Street				
W-816-1-2	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
City State ZIP Code	Unfiquidated			
Who incurred the debt? Check one.	☐ Disputed			
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only				
Debtor 1 and Debtor 2 only	☐ Domestic support obligations ☐ Taxes and certain other debts you owe the government			
At least one of the debtors and another	Claims for death or personal injury while you were			
Check if this claim is for a community debt	intoxicated Other Specify			
Is the claim subject to offset?	— Outon operary			
□ No				
☐ Yes				
Priority Creditor's Name	Last 4 digits of account number	\$	\$. \$
	When was the debt incurred?			
Number Street	Miles was the dept lighted;			
·	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
City State ZIP Code	Unliquidated			
	☐ Disputed			
Who incurred the debt? Check one.				
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only Debtor 1 and Debtor 2 only	Domestic support obligations			
Debutor I and Debutor 2 only At least one of the debtors and another	Taxes and certain other debts you owe the government			
	☐ Claims for death or personal injury while you were intoxicated			
Check if this claim is for a community debt	Other. Specify			
ls the claim subject to offset?	···			
□ No				
☐ Yes				

	oc#: 1	Filed: 11/29/	19 Entered: 11/29/19 11:34:54 Page 2	27 of 55
April Renee Ritchey First Name Middle Name	Lest Ne	me	Case number (if known)	
2: List All of Your NONPRIC	DRITY U	nsecured Claims		
o any creditors have nonpriority a	ınsecured	claims against you	?	
No. You have nothing to report in Yes	this part. S	submit this form to the	e court with your other schedules.	
ist all of your nonpriority unsecure conpriority unsecured claim, list the cr	reditor sepa	arately for each claim	. For each claim listed, identify what type of claim it is. Do not	list claims already
laims fill out the Continuation Page o	f Part 2.			Total claim
			Last 4 digits of account number	£ 60000
PO Box 910			When was the debt incurred? 9/2017	•
Number Street Malta	MT	59538		
City	State	ZIP Code	As of the date you file, the claim is: Check all that apply.	
Who incurred the deht? Chark me			Contingent	
			· · · · · · · · · · · · · · · · · · ·	
Debtor 2 only			·	
_	-			
	iunity debt		that you did not report as priority claims	
_			☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other Specify business loan	ı
Yes			- Outo. oposity	
Citi Bank			Last 4 digits of account number 9 5 1 7	s 1595.14
Nonpriority Creditor's Name			When was the debt incurred? 2016	*
Box 6500				
Number Street	en.	E7447	As of the date you file, the claim is: Check all that anniv	
City	State	ZIP Code	_	
Who incurred the debt? Check one			☐ Unliquidated	
			☐ Disputed	
Debtor 2 onty			Type of MONPRIORITY unsecured claim:	
_				
_				
	unity debt		that you did not report as priority claims	
-			Other, Specify Credit Card	
Harberners			total distriction of the control of	
Nonpriority Creditor's Name			2014	\$849.84
			Trieff was die Gebt incurrent	
San Antonio	TX	78265		
City	State	ZIP Code	As of the date you file, the claim is: Check all that apply.	
Who incurred the debt? Check one.			Contingent	
			Disputed	
_			·	
_	er		Type of NONPRIORITY unsecured claim:	
Check if this claim is for a comm	unity debt		Student loans Obligations arising out of a congretion agreement or discovery	
is the claim subject to offset?			that you did not report as priority claims	
· ·			Debts to pension or profit-sharing plans, and other similar debts	
□ No			☐ Other Specify credit card	
	April Renee Ritchey First Name Middle Name List All of Your NONPRIC Do any creditors have nonpriority at No. You have nothing to report in Yes ist all of your nonpriority unsecure on priority unsecured claim, list the concluded in Part 1. If more than one or claims fill out the Continuation Page of the Continuation P	April Renee Ritchey First Name Midde Name Lest Not 2: List All of Your NONPRIORITY Use Do any creditors have nonpriority unsecured No. You have nothing to report in this part. So Yes ist all of your nonpriority unsecured claims in the creditor separation of the creditor separation of the creditor separation of the creditor separation of the creditor hold daims fill out the Continuation Page of Part 2. First State Bank Nonpriority Creditor's Name PO Box 910 Number Street Malta MT City State Who incurred the debt? Check one. I Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Yes Citi Bank Nonpriority Creditor's Name Box 6500 Number Street Sicoux Falls, SD City State Who incurred the debt? Check one. I Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Check if this claim is for a community debt is the claim subject to offset? No Yes Herbergers Nonpriority Creditor's Name PO Box 659813 Number Street San Antonio TX City State Who incurred the debt? Check one. I Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 of the debtors and another Check if this claim is for a community debt	April Renee Ritchey First Name Mode Name Lest Name List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you No. You have nothing to report in this part. Submit this form to the Yes The state of your nonpriority unsecured claims in the alphabetical conpriority unsecured claim, list the creditor separately for each claim included in Part 1. If more than one creditor holds a particular claim, it alaims fill out the Continuation Page of Part 2. First State Bank Nonpriority Creditor's Name PO Box 910 Number Street Malta MT 59538 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? NonDer Street Sioux Falls, SD 57117 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? NonDer Street Sioux Falls, SD 57117 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only State ZIP Code Who incurred the debtors and another Check if this claim is for a community debt Is the claim subject to offset? NonDer Street Nonpriority Creditor's Name PO Box 659813 Number Street Sioux Zip Code Who incurred the debt? Check one. City State ZIP Code Who incurred the debt? Check one. City State ZIP Code Who incurred the debt? Check one. City State ZIP Code Who incurred the debt? Check one. City State ZIP Code	April Rone Richely Pril Route Moth New Letters 22 List All of Your NOMPRIORITY Unsecured Claims 23 List All of Your NOMPRIORITY Unsecured Claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. 3 Yes 10 You have nothing to report in this part. Submit this form to the court with your other schedules. 3 Yes 11 Individual of your nonpriority unsecured claims in the alphabethal order of the creditor who holds each claim. If a creditor have nonpriority unsecured claim, list the other creditor who holds each claim. If a creditor have nonpriority unsecured claim is 1. Submit this part. If more than one creditor have not each claim list (dentify what type of claim is 1. Submit have no later and part of the continuation Page of Part 2. First State Bank

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Debtor 1

April Renee Ritchey

ne Last Name

Case number (if known)

311	2

Your NONPRIORITY Unsecured Claims — Continuation Page

Aft	er listing any entries on this page, n	umber th	em beginning with	4.4, followed by 4.5, and so forth.	Total claim
	Independence Bank			Last 4 digits of account number	\$?
	Nonpriority Creditor's Name PO box 1086			When was the debt incurred? 9/2017	
	Number Street Malta	MT	59538	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe	f		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that	
	☐ Check if this claim is for a commuls the claim subject to offset? ☐ No ☐ Yes	unity debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify business loan	
	FDGL Nonoriority Creditor's Name			Last 4 digits of account number 2 5 6 7	<u>\$64.18</u>
	PO Box 173845			When was the debt incurred? 9/2017	
	Number Street Denver	CO	80217	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	lifte income the debt Obest			☐ Unliquidated	
	Who incurred the debt? Check one.			☐ Disputed	
	Debtor 1 only Debtor 2 only			Time of NONDRIORITY among and deli-	
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	г		Student loans	
	☐ Check if this claim is for a commu	:44		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
		пицу аевт		Debts to pension or profit-sharing plans, and other similar debts	
	is the claim subject to offset? No Yes			Other Specify business processing	
	Credit Bureau of Havre			Last 4 digits of account number 6 6 1 4	\$ <u>816.16</u>
	PO Box 1512		,,,	When was the debt incurred? 2017-2019	
	Number Street Havre	MT	59501	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Check one.	State	ZIP Code	☐ Contingent☐ Unliquidated☐	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that	
	☐ Check if this claim is for a commu	nity debt		you did not report as priority claims Di Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes			Other. Specify medical bills	

Debte	or 1	April Renee	Ritchey	Last Name		Case number (r known)	
Par	t 2:	List All of Yo	ur NONPRIOR	uty Uns	ecured Claim	18	
[[4 L	No. No. Yes	s of your nonprion ority unsecured cl	g to report in this rity unsecured aim. list the cred	s part. Sub claims in titor separa	rnit this form to the alphabeticately for each cla	the court with your other schedules. al order of the creditor who holds each claim. If a creditor has aim. For each claim listed, identify what type of claim it is. Do not n, list the other creditors in Part 3.If you have more than three nor	list claims already
		fill out the Contin					Total claim
4.1	FMD	Н				Last 4 digits of account number 5 9 3 7	. 246
		ority Creditor's Name				When was the debt incurred? 2017-2019	
	637 Number	3rd St. South					
	Glas			MT	59230		
	City			State	ZIP Code	As of the date you file, the claim is: Check all that apply.	
			_			Contingent	
		incurred the debi	7 Check one.			Unliquidated	
	_	ebtor 1 only ebtor 2 only				☐ Disputed	
		ebtor 1 and Debtor:	2 o nly			Type of NONPRIORITY unsecured claim:	
	☐ AI	least one of the de	btors and another			☐ Student loans	
	□ c	heck if this claim	is for a commun	ity debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	is the	claim subject to	offset?			Debts to pension or profit-sharing plans, and other similar debts	
	□ N					Other Specify medical bills	
	☐ Ye	es					
4.2	Cred	dit Systems				Last 4 digits of account number 0 3 4 7	3 428.47
لتا		ority Creditor's Name				When was the debt incurred? 2017-2019	
	POI	Box 875					
	Numbe	-			E000 4	As of the date you file, the claim is: Check all that apply.	
	Hele City	ena		MT State	59624 ZIP Code	<u> </u>	
	-		_	OLLA	Zii Code	☐ Contingent ☐ Unliquidated	
		incurred the deb	?? Check one.			Disputed	
		ebtor 1 only ebtor 2 only				•	
	_	ebtor 1 and Debtor:	2 only			Type of NONPRIORITY unsecured claim:	
	☐ At	t least one of the de	btors and another			Student loans	
	□с	heck if this claim	is for a commu	nity debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
		claim subject to		•		Debts to pension or profit-sharing plans, and other similar debts	
	□ N	-	GIBOL.			Other. Specify medical bills	
	☐ Ye	es					
4.3	City	of Malta				Last 4 digits of account number 0 8 1 5	249
		ority Creditor's Name				When was the debt incurred? 2017	\$245
	PO	Box 1300				William was the dest mounted	
	Mali		- "	mt	59538		
	City	<u> </u>		State	ZIP Code	As of the date you file, the claim is: Check all that apply.	
	-	incurred the deb	12 Chart are			Contingent	
		ebtor 1 only	. Urrolan UIRC.			Unliquidated	
		ebtor 2 only				☐ Disputed	
		ebtor 1 and Debtor	-			Type of NONPRIORITY unsecured claim:	
	U A	t least one of the de	biors and another			☐ Student loans	
	U c	heck if this claim	is for a commu	nity debt		Obligations arising out of a separation agreement or divorce	
	is the	e claim subject to	offset?			that you did not report as priority claims	
	□ N	-				☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other Specify business utilities	ı
	□ Y	es				- Onion Opposity	

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()eh	tor 1	April Renee Ritchey			Case number (if linown)			
,-	1	First Name Middle Name	Last Name		· · · · · · · · · · · · · · · · · · ·			
Pa	rt 2:	List All of Your NONPRIOR	ITY Unse	cured Claims				
	_	creditors have nonpriority uns You have nothing to report in this						
	nonprior included	rity unsecured claim, list the credi	tor separat tor holds a	ety for each claim.	rder of the creditor who holds each claim. If a creditor had been claim listed, identify what type of claim it is. Do not the other creditors in Part 3.If you have more than three	not list d	daims	aiready
						Ţ	otal cla	im
1	MDU				Last 4 digits of account number 5 7 1 5	\$		385.21
	•	rity Creditor's Name Box 7608			When was the debt incurred? 2017		•	
	Number Boise		ID.	83707				
	City	·	State	ZIP Code	As of the date you file, the claim is: Check all that apply.			
	W ho is	ncurred the debt? Check one.			☐ Contingent ☐ Unliquidated			
		btor 1 only			☐ Disputed			
		btor 2 only			Type of NONPRIORITY unsecured claim:			
		btor 1 and Debtor 2 only least one of the debtors and another			Student loans			
	☐ Ch	eck if this claim is for a commun	ity debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	is the	claim subject to offset?			Debts to pension or profit-sharing plans, and other similar de	ebts		
	☐ No ☐ Yes				Other Specify business utilities	_		
.2] North	nWest Enerty			Last 4 digits of account number	\$		38.34
	J	rity Creditor's Name			When was the debt incurred? 2017			
	11 Ea	ast Park St.						
	Butte	•	MT	59701	As of the date you file, the claim is: Check all that apply.			
	City		State	ZIP Code	☐ Contingent ☐ Unliquidated			
	-	incurred the debt? Check one. obtor 1 only			☐ Disputed			
	☐ Del	ebtor 2 only			Type of NONPRIORITY unsecured claim:			
	_	btor 1 and Debtor 2 only least one of the debtors and another			Student loans			
		least one of the deposits and another neck if this claim is for a commun	فاحاما		Obligations arising out of a separation agreement or divorce			
		claim subject to offset?	ny debt		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar de	ebts		
	☐ No	-)			Other Specify business utilities	_		
	Ye⊭ 1	\$						
.3		ips County			Last 4 digits of account number	\$_		1711.19
	•	xity Creditor's Name Box 49			When was the debt incurred? 2018	_		
	Number Malta		MT	59538				
	City		State	ZIP Code	As of the date you file, the claim is: Check all that apply.			
	Who i	incurred the debt? Check one.			☐ Unliquidated			
	_	ebtor 1 only			☐ Disputed			
		ebtor 2 only ebtor 1 and Debtor 2 only			Type of NONDDIODITY agreement electron			
	_	least one of the debtors and another			Type of NONPRIORITY unsecured claim:			
	□ ch	neck if this claim is for a commun	ity debt		☐ Obligations arising out of a separation agreement or divorce			
	_	claim subject to offset?			that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar de	ebts		
	U No U Ye				Other Specify business takes	_		

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Debtor 1

linq/	Rer	nee	Ritch	iey

Case number (if known)_

Part 3:

List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. **Big Sky Solutions** On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 2420 Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number 8 0 4 0 59501 Mt Havre State ZIP Code City On which entry in Part 1 or Part 2 did you list the original creditor? Name Line of (Check one): Part 1: Creditors with Priority Unsecured Claims Number ☐ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ __ __ __ ZIP Code Cay On which entry in Part 1 or Part 2 did you list the original creditor? Name Line of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Street ☐ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ___ __ __ _ State ZIP Code City On which entry in Part 1 or Part 2 did you list the original creditor? Name Line of (Check one): Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____ City State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): 🚨 Part 1: Creditors with Priority Unsecured Claims Number ☐ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ___ __ ___ City State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? Name Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims Number ☐ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____ State 7IP Code City On which entry in Part 1 or Part 2 did you list the original creditor? Name Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Street ☐ Part 2: Creditors with Nonpriority Unsecured Claims

State

ZIP Code

Last 4 digits of account number ___ ___

City

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Debtor 1

April Renee Ritchey

Last Name

Case number (if known)_

Total claim

Part 4:

Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

fotal claims from Part 1	6a. Domestic support obligations	6a.	\$	_
	6b. Taxes and certain other debts you owe the government	6b.	\$	_
	 Claims for death or personal injury while you were intoxicated 	6c.	\$	_
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+\$	_
	6e. Total. Add lines 6a through 6d.	6e .	\$	
			Total claim	
Total claims	6f. Student loans	6 f.	\$	
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	_
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	
	 Other. Add all other nonpriority unsecured claims. Write that amount here. 	6i.	+ \$66375.7	1_
	6j. Total. Add lines 6f through 6i.	6 j.	s 66375.7	1
				=

Fill i	n this ir	iformation t	o identify	your	ase:												
Debto	ЭГ	April Ren	ee Ritch														
Debto	nr 2	First Name		Mid	die Name		Last Name										
		First Name		Mid	die Name		Last Name										
Unite	d States	Bankruptcy Co	ourt for the:		Distr	ict of											
Case (If knd	number															Chec	k if this is a
(11 (1) (1)	own()									_							ded filing
		Form 10			_			_			_						
Scl	hedu	ule G:	Exe	cute	ory Co	>ntra	acts :	and	Un	exp	oirec	Lea	ase	5			12/15
inform addition	nation. I onal pag lo you h	ete and accu f more spac ges, write ye nave any exc	e is need our name ecutory c	led, co and ca ontract	py the add ise numbe is or unexp	itional p r (if kno pired lea	eage, fill it wn). ses?	out, nu	mber ti	he entr	ries, and	l attach	it to thi	s page	On th		
		heck this bo					•					_				A/B).	
e	xample	rately each , rent, vehic d leases.															
P	erson o	or company	with who	m you	have the c	ontract	or lease			State	what ti	ne contr	act or l	ease is	for		
2.1																	
-	łame																
-			<u>,</u>														
N	lumber	Street															
Ĉ	ity			State	ZIP Code		-, <u>-</u> - ,										
2.2																	
Ñ	larne																
N	lumber	Street															
_				St. t.	310.0												
2.3	ity			State	ZIP Code												
	lame																
_																	
N	lumber	Street															
c	ity			State	ZIP Code												
2.4																	
N	lame			 													
N	tumber	Street															
=					·												
	ity			State	ZIP Code												
2.5 N	ame																
.,																	
N	umber	Street															

State

ZIP Code

City

	2.13	-DK-OTTO	ט-טרוו ט	00#. 1 Tileu. 11	1/23/13
Debt	or 1	April Renee	Ritchey	Last Name	
		Firet Name	waque Name	LESS PREIDE	
		Additional	Page if You I	Have More Contract:	or Leases
	Perso	n or company	with whom yo	ou have the contract or	lease
22					
-=	Name				
	Numbe	r Street			
		- Odect			
	City		State	ziP Code	
2					
	Name				,
	Numbe	er Street			
	City		State	ziP Code	
2					
-	Name				
	Missesber	er Street			
	Numbe	ar Street			
	City		State	e ZIP Code	
2					
	Name				
	Numbe	er Street			
	City		State	e ZIP Code	
_	,				
2	Name				
	Neathe				
	Numbe	r Street			
	City		State	e ZIP Code	
2					
	Name			11*	
	Numbe	er Street			
	02.		01-1-	e ZIP Code	~
	City		State	e zir Coue	
2				- M.	• • •
	Name				
	Numbe	er Street			
	City		State	ziP Code	

Case number (if known)	
------------------------	--

What the contract or lease is for

City

Name

Number

Street

State

ZIP Code

2._

Fill in this	s information to ident	ify your case:		
Debtor 1	April Renee Rit			
Debtor 2	First Name	Middle Name	Last Name	
	ing) First Name	Middle Name	Last Name	-
United State	es Bankruptcy Court for th	ne: District of		
Case numb	ner]
(If known)			· 	Check if this
				amended filir
Official	Form 106H			
Sched	dule H: You	ur Codebtors	5	12/
are filing to and numbe case numbe 1. Do you 2. Within Arizona Yes	ngether, both are equivalent the entries in the book of (if known). Answer have any codebtors the last 8 years, have a, California, Idaho, Lo Go to line 3. S. Did your spouse, for No Yes. In which communications of your spouse, for Name of your spouse, formed the entries of the last 8 years, have a, California, Idaho, Lo Go to line 3.	ally responsible for suppoxes on the left. Attach to revery question. ? (If you are filing a joint of you lived in a communuisiana, Nevada, New Memer spouse, or legal equin	olying correct informat he Additional Page to the case, do not list either sp sity property state or the exico, Puerto Rico, Texas valent live with you at the	e mitory? (Community property states and territories include is, Washington, and Wisconsin.)
	Number Street	-		
	City	State	ZiP Code	
shown Schede	in line 2 again as a c ule D (Official Form 1	odebtor only if that pers	on is a guarantor or co	odebtor if your spouse is filing with you. List the person osigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D,
Colum	n 1: Your codebtor			Column 2: The creditor to whom you owe the de-
_				Check all schedules that apply:
3.1				Schedule D, line
Name	-			Schedule E/F, line
Numbe	er Street	·		Schedule G, line
City		Di-J-		
3.2		State	ZIP Co	00e
Name				
				☐ Schedule E/F, line
Numbe	Street			☐ Schedule G, line
City	a . ·	State	ZIP Co	ode
3.3				Darra
Name	***************************************			Schedule D, line
Number	r Street			Schedule E/F, fine
	new.	77 No. 1		
City		State	ZIP Co	ode

Official Form 106H

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Debto	vr 1	April Renee Ritchey	Case number (# kaown)	
Debit	,, ,	First Name Middle Name Last Name		
		Additional Page to List More Code	ebtors	
	Colum	n 1: Your codebtor	Column 2: The creditor to whom you owe t	he debt
<u></u>			Check all schedules that apply:	
3			Schedule D, line	
	Name		□ Schedule E/F, line	
	Numbe	r Street	☐ Schedule G, line	
3	City	Star	tte ZIP Code	
	Name		Schedule D, line	
			☐ Schedule E/F, line	
	Numbe	r Street	Schedule G, line	
	City	Star	ke ZIP Code	
3				
ш	Name		Schedule D, line	
			Schedule E/F, line	
	Numbe	r Street	Schedule G, line	
	City	State	te ZIP Code	
3				
Ш	Name		Schedule D, line	
			Schedule E/F, line	
	Numbe	r Street	Schedule G, tine	
	City	Stat	te ZIP Code	
3				
	Name		Schedule D, line	
			Schedule E/F, line	
	Numbe	r Street	Schedule G, line	
	City	Stat	de ZHP Code	
3			Schedule D, line	
	Name		Schedule E/F, line	
	Number	Street	Schedule G, line	
	ншине	Su tee t.	<u> </u>	
	City	Stat	le ZIP Code	
3			Schedule D, line	
	Name		□ Schedule E/F, line	
	Number	Street	Schedule G, line	
				
3	City	Start	te ZIP Code	
لسنا			Schedule D, line	
	Name		☐ Schedule E/F, line	

City

Number

ZIP Code

State

☐ Schedule G, line _____

Fill in this information to identify	your case:				
Debtor 1 April Renee Riche	·V				
Debtor 1 First Name	Middle Hame	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	District of				
Case number				Check if t	his is:
(If known)					nended filing
					plement showing postpetition chapter 13 e as of the following date:
Official Form 106l				MM / E	DD / YYYY
Schedule I: You	ır Income				12/15
supplying correct information. If vo	ou are married and not fil se is not filing with you, top of any additional pa	ing jointly, and yo do not include inf	ur spouse is ormation abo	living with y out your spo	or 2), both are equally responsible for you, include information about your spouse. buse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	☑ Employed	ed		☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.		Clerk			
Occupation may include student or homemaker, if it applies.	Occupation	Cierk			
	Employer's name	Phillips Coun	ty		
	Employer's address	PO Box 360 Number Street			Number Street
		Malta City	MT State ZIP	59538	City State ZIP Code
	How long employed the	•			11 mos
Part 2: Give Details About	-	m. If you have noth	ing to report fo	rany lina w	rite \$0 in the space. Include your non-filing
spouse unless you are separated If you or your non-filing spouse ha	•				
below. If you need more space, a				. 2	·
			For	Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly,			2. \$	2652.32	\$
3. Estimate and list monthly over	time pay.		3. +\$		+ \$
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$	2652.32	\$

Debtor 1	APRI REFIEE KICREY First Name Niddle Name Last Name		Case number	Bľ (if known	7)		
			For Debtor	1	For Debtor 2 or non-filing spouse		
Сор	ry line 4 here	4.	\$ 2652	.32	\$		
5. List	all payroll deductions:						
5a.	Tax, Medicare, and Social Security deductions	5a.	s 447	.37	\$		
5b.	Mandatory contributions for retirement plans	5b.	\$ 209	.53	\$		
	Voluntary contributions for retirement plans	5c.	\$		\$		
5d.	Required repayments of retirement fund loans	5d.	\$		\$		
5e.	Insurance	5e.	\$ 14	.41	\$		
5f.	Domestic support obligations	5f.	\$		\$		
	Union dues	5g.	S		\$		
_	Other deductions. Specify:	√y. 5h.	+\$		+ \$		
			*		т ֆ		
6. Ad	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$ <u>671</u>	.31	\$		
7. Ca	Iculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 1981	.34	\$		
8. List	t all other income regularly received:						
8a.	Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$		\$		
8b	Interest and dividends	8b.	\$		\$		
	Family support payments that you, a non-filing spouse, or a depende regularly receive	nt	T				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$(<u> 600</u>	\$		
8d.	Unemployment compensation	8d.	\$		\$		
8e	. Social Security	8e.	\$		\$		
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	sce 8f.	\$		\$		
8a.	Pension or retirement income	8g.	s		\$		
J		8h.	1.0		+\$		
	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	**	500	\$]	
	culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	_{\$} 2581	.34	\$	= \$_	2581.34
Indi	te all other regular contributions to the expenses that you list in Schedude contributions from an unmarried partner, members of your household, y			ır room	mates, and other	} L	
	nds or relatives.		-11-6-6		E-4-d :- O-6-d-4- /		
_	not include any amounts already included in lines 2-10 or amounts that are a cify:			expens	es listed in <i>Schedule J</i> . 11.	+ \$_	
12. Add	I the amount in the last column of line 10 to the amount in line 11. The	result	t is the combine	ed mont	thly income.		2504.04
Writ	te that amount on the Summary of Your Assets and Liabilities and Certain S	tatist	ical Information	, if it ap	plies 12.	<u> </u>	2581.34 ombined
	you expect an increase or decrease within the year after you file this f	form?	•				onthly income
	Yes. Explain:						

Fill in this information to identify your ca					
	se.				
Debtor 1 April Renee Ritchey First Hame Middle	Name Last Name	Check if t	this is:		
Debtor 2 (Spouse, if filing) Fret Name Middle	Name Last Name	<u> </u>	nended fili	•	
United States Bankruptcy Court for the:	District of			howing post; the following	petition chapter 13 date:
Case number			OD / YYYY		, cato.
(if known)		MINI / L	307 1111		
Official Form 106J					
Schedule J: Your E	xpenses				12/15
Be as complete and accurate as possible, information. If more space is needed, attack (if known). Answer every question.					
Part 11 Describe Your Household	l				
1. Is this a joint case?					
☑ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate	household?				
□ No					
Yes. Deblor 2 must file Officia	Form 106J-2, Expenses for S	eparate Household of Debtor 2			
2. Do you have dependents?	o	Dependent's relationship to	9	Dependent's	Does dependent live
	es. Fill out this information for ich dependent	Debtor 1 or Debtor 2		ige	with you?
Do not state the dependents'		John Ritchey	_ <u>1</u>	0	∐ No ⊠a Yes
names.		Olivia Ritchey	8		□ No
		Olivia Itilchey			☑ Yes
					□ No
					☐ Yes
					□ No
					Yes
					☐ No ☐ Yes
o De versus empresas includes					
3. Do your expenses include expenses of people other than yourself and your dependents?					
Part 2: Estimate Your Ongoing Mor					
Estimate your expenses as of your bankru expenses as of a date after the bankruptcy applicable date.					
Include expenses paid for with non-cash g	overnment assistance if you	know the value of			
such assistance and have included it on S	chedule I: Your Income (Offi	cial Form 106l.)		Your expe	nses
 The rental or home ownership expense any rent for the ground or lot. 	s for your residence. Include	first mortgage payments and	4.	\$	1146
If not included in line 4:					
4a. Real estate taxes			4a .		
4b. Property, homeowner's, or renter's in			4 b.		
4c. Home maintenance, repair, and upk	eep expenses		4c .	\$	
 4d. Homeowner's association or condon 	ninium dues		4d.	\$	

Debtor 1

April	Renee	Ritchey	
, 4p,			

First Name Middle Name Last Name

			Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5 .	\$	_
6.	Utilities:			
Ψ,	6a. Electricity, heat, natural gas	6a.	\$130	<u>)</u>
	6b. Water, sewer, garbage collection	6b.	\$76	<u>}</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 145	<u>;</u>
	6d. Other Specify:	6 d .	\$	_
7.	Food and housekeeping supplies	7.	\$550)
8.	At 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	8.	\$75	5
9.		9.	s 150)
	Personal care products and services	10.	\$ 100)
10. 11.		11.	s 50)
	Transportation. Include gas, maintenance, bus or train fare.			_ า
12.	Do not include car payments.	12.	\$ 100	_
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$50) -
14.	Charitable contributions and religious donations	14.	\$	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	
	, =	15b.	\$	
	15b. Health insurance	15c.	\$	
	15c. Vehicle insurance 15d. Other insurance. Specify:	15d.	\$	_
	15d. Other insurance. Specify	100.	¥	_
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	_
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	_
	17b. Car payments for Vehicle 2	17b.	\$	_
	17c. Other. Specify:	17c.	\$	_
	17d. Other. Specify:	17 d .	\$	_
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	_
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	_
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
	20a. Mortgages on other property	20a.	\$	
	20b. Real estate taxes	20b.	\$_,	_
	20c. Property, homeowner's, or renter's insurance	20c.	\$	_
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	_
	one. Homeowner's association or condominium dues	20e.	\$	_

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Debtor 1	April Renee Ritchey	Case number (if known)		
21. Ot t	First Name Middle Name Lant Name BF. Specify:	21.	+\$	
22. Cal	zulate your monthly expenses.			
22a	Add lines 4 through 21.	22a.	\$	
22b	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$	
220	Add line 22a and 22b. The result is your monthly expenses.	22c .	\$	2872
23. Calc 23a. 23b. 23c.	Copy your monthly expenses from line 22c above.	23a. 23b. 23c.	⊅	2572 2581 9
For		xpect your		

Fill in this i	nformation to ide	ntify your case:				
Debtor 1	April Renee R	itchey				
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filin		Middle Name	Last Name			
United States	Bankruptcy Court for	the: District	of			
Case numbe (if known)	Г				(Check if this is an amended filing
			. <u></u>			amenoed ming
	Form 107					
				iduals Filing f		
as comp	lete and accurate	as possible. If two marr	ied people are filing	j together, both are equal m. On the top of any addit	ly responsible for supply tional pages, write your o	ing correct ame and case
rrormation. umber (if k	nown). Answer e	needed, attach a separa very question.	ite Sileet to this lon	III. On the top of any addi-	nonai pagos, amo your m	
			4 4 MD V	au Lived Dafosa		
Part 1:	Give Details Ab	out Your Marital Sta	tus and where to	DU LIVEG Before		
1. What is	your current man	ital status?				
☐ Mar	тied					
	married					
a During	the last 2 years. h	ave you lived anywhere	other than where v	ou live now?		
2. Duning	ine last 3 years, n	ave you hved anywhere	Outer trial where y	od nve now :		
	. List all of the plac	es you lived in the last 3 y	ears. Do not include	e where you live now.		
D	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
			From	· .		From
<u> </u>	lumber Street		To	Number Street		To
_	**		_			
-		Ch. TID Code	_	City	State ZIP Code	
C	City	State ZIP Code		_	Jule 211 Jule	D
				Same as Debtor 1		Same as Debtor 1
_	lumber Street			Number Street	<u></u>	From
ŗ	iniibe) Jaeer		To			To
_			_			
ī	City	State ZIP Code	_	City	State ZIP Code	
						//
3. Within states	the last 8 years, o and territories inclu	lid you ever live with a s de Arizona, Califomia, Ida	i pouse or legal equ i iho, Louisiana, Neva	ivalent in a community pr da, New Mexico, Puerto Ri	operty state or termory? co, Texas, Washington, an	(Community property d Wisconsin.)
☑ No						
☐ Yes	s. Make sure you fil	l out S <i>chedule H:</i> Your C	odebtors (Official Fo	m 106H).		
Part 2:	Explain the Sou	rces of Your Income				
	-					

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April Renee Ritchey

 Did you have any income from employment Fill in the total amount of income you receive if you are filling a joint case and you have income income. No Yes. Fill in the details. 	d from all jobs and all busi	nesses, including part-ti	ime activities.	endar years?
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gress income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips	\$	Wages, commissions, bonuses, tips	\$
se vale you need to balloupley.	Operating a business		Operating a business	
For last calendar year:	Wages, commissions, bonuses, tips	\$	Wages, commissions, bonuses, tips	\$
(January 1 to December 31,)	Operating a business	<u> </u>	Operating a business	<u> </u>
For the calendar year before that:	Wages, commissions, bonuses, tips		Wages, commissions, bonuses, tips	
(January 1 to December 31,)	Operating a business	\$	Operating a business	\$
Include income regardless of whether that inc unemployment, and other public benefit paym gambling and lottery winnings. If you are filing	come is taxable. Examples cents; pensions; rental inco a joint case and you have	of other income are alir ome; interest; dividends; income that you receiv	nony; child support; Social money collected from laws red together, list it only once	suits; royalties; and
 Did you receive any other income during to include income regardless of whether that income unemployment, and other public benefit paym 	come is taxable. Examples ents; pensions; rental inco a joint case and you have each source separately. Do	of other income are alir ome; interest; dividends; income that you receiv	nony; child support; Social , money collected from laws ed together, list it only once it you listed in line 4.	suits; royalties; and
5. Did you receive any other income during the include income regardless of whether that incomemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from e	come is taxable. Examples cents; pensions; rental inco a joint case and you have	of other income are alir ome; interest; dividends; income that you receiv	nony; child support; Social money collected from laws red together, list it only once	suits; royalties; and a under Debtor 1. Gross income from each source
5. Did you receive any other income during the Include income regardless of whether that income playment, and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from e M. No Yes. Fill in the details.	come is taxable. Examples pents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; income that you receiv not include income that Gross income from each source (before deductions and exclusions)	nony; child support; Social, money collected from laws ed together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	suits; royalties; and a under Debtor 1. Gross income from each source (before deductions and exclusions)
5. Did you receive any other income during the include income regardless of whether that income unemployment, and other public benefit payming ambling and lottery winnings. If you are filing List each source and the gross income from a No Yes. Fill in the details.	come is taxable. Examples sents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; income that you receiv not include income that Gross income from each source (before deductions and exclusions)	nony; child support; Social; money collected from laws ed together, list it only once it you listed in line 4. Debtor 2 Sources of income	suits; royalties; and a under Debtor 1. Gross income from each source (before deductions and exclusions)
5. Did you receive any other income during the Include income regardless of whether that income unemployment, and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from a No Yes. Fill in the details.	come is taxable. Examples sents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; income that you receiv not include income that Gross income from each source (before deductions and exclusions)	nony; child support; Social; money collected from laws ed together, list it only once it you listed in line 4. Debrtor 2 Sources of income Describe below.	suits; royalties; and a under Debtor 1. Gross income from each source (before deductions and exclusions)
5. Did you receive any other income during the Include income regardless of whether that income unemployment, and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from a No Yes. Fill in the details.	come is taxable. Examples pents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; income that you receiv not include income that Gross income from each source (before deductions and exclusions) \$	nony; child support; Social , money collected from laws red together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
5. Did you receive any other income during to include income regardless of whether that income members and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from each No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	come is taxable. Examples pents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; e income that you receiv o not include income that Gross income from each source (before deductions and exclusions) \$	nony; child support; Social; money collected from laws ed together, list it only once it you listed in line 4. Debrtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
5. Did you receive any other income during the Include income regardless of whether that income members and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from each No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	come is taxable. Examples sents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; income that you receiv not include income that Gross income from each source (before deductions and exclusions) \$	nony; child support; Social money collected from laws red together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
5. Did you receive any other income during the Include income regardless of whether that include income regardless. If you are filling List each source and the gross income from each No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31,	come is taxable. Examples pents; pensions; rental income a joint case and you have each source separately. Do Detitor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; e income that you receiv o not include income that Gross income from each source (before deductions and exclusions) \$	nony; child support; Social; money collected from laws ed together, list it only once it you listed in line 4. Debrtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$
5. Did you receive any other income during the include income regardless of whether that income members and other public benefit paying gambling and lottery winnings. If you are filing List each source and the gross income from each No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	come is taxable. Examples pents; pensions; rental income a joint case and you have each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alir orne; interest; dividends; e income that you receiv o not include income that Gross income from each source (before deductions and exclusions) \$	nony; child support; Social; money collected from laws red together, list it only once it you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$

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btor 1	April Renee Ritchey First Name Middle Name Last Name		Case	number (# known)	
Part 3:	List Certain Payments You Made Be	fore You Filed	for Bankruptcy		
i. Are ei	ther Debtor 1's or Debtor 2's debts primaril	y consumer deb	ts?		
⊠ No	 Neither Debtor 1 nor Debtor 2 has prima "incurred by an individual primarily for a per During the 90 days before you filed for banl 	sonal, family, or h	lousehold purpose."		I(8) as
	During the 90 days before you med for balling. D. No. Go to line 7.	kiupicy, dia you p	ay any creditor a total of	po,o25 of more:	
		ما معمد ما الأدب الما	.ec 005t	or many communic and the	
	Yes. List below each creditor to whom y total amount you paid that creditor child support and alimony. Also, do	. Do not include po not include payr	ayments for domestic so nents to an attorney for t	upport obligations, such as this bankruptcy case.	
	* Subject to adjustment on 4/01/22 and eve	ry 3 years after th	at for cases filed on or a	ifter the date of adjustment.	
☐ Ye	es. Debtor 1 or Debtor 2 or both have primar	•		: - 000	
	During the 90 days before you filed for bank	cruptcy, did you p	ay arry creditor a total of	\$600 or more?	
	No. Go to line 7.				
	Yes. List below each creditor to whorn y creditor. Do not include payments alimony. Also, do not include payments	for domestic supp	oort obligations, such as	child support and	
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for
			\$	\$	☐ Mortgage
	Creditor's Name				☐ Car
	Number Street				Credit card
					Loan repayment
					Suppliers or vendors
	City State ZIP Code	e			Other
			\$	\$	☐ Mortgage
	Creditor's Name				☐ Car
	Number Street				Credit card
	PLUTRIES SUPER				Loan repayment
					☐ Suppliers or vendors
	City State ZIP Cod	<u></u>			Other
			\$	\$	☐ Mortgage
	Creditor's Name				☐ Car
	Number Street				Credit card
	TO SERVICE STATES STATES				Loan repayment
		-			☐ Suppliers or vendors
	City State 7ID Cod	_			Other

ebtor 1	April Renee Ritc		Last Name		-	Case number (# known)	•
Insic corp ager	orations of which you ar nt, including one for a bu	es; any gener re an officer, usiness you o	ral partners; n director, pers	elatives of any on in control, o	general partners; p r owner of 20% or i	artnerships of whic more of their voting	who was an insider? In you are a general partner, securities; and any managing I domestic support obligations,
suct	n as child support and al	limony.					
	Yes. List all payments to	an insider.					
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name				\$	\$	
	Number Street						
	-						
	City	State	ZiP Code				
	Insider's Name				\$	\$	
	Number Street						
	City	State	ZIP Code				
an id Inclu ☑ 1	nsider? ude payments on debts o	guaranleed o	r cosigned by		ayments or trans		n account of a debt that benefite Reason for this payment
				payment	paid	O We	Include creditor's name
	Insider's Name				\$. \$	
	Number Street						
	City	State	ZIP Code				
	u. ,	Callo	21 000				
	Insider's Name				\$	_ \$	
	Number Street	1	atto di .				
	City	State	ZIP Code				

Debtor 1

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btor 1	April Renee Ritchey	st Name	Case number (# km	own)	
	FEST (FILL)	DI PROFILE			
Part 4:	Identify Legal Actions, Repos	ssessions, and Foreclosur	es		
List al	n 1 year before you filed for bankrup I such matters, including personal inju ontract disputes.				
□ No	0				
☑ Ye	s. Fill in the details.				
		Nature of the case	Court or agency		Status of the case
_	_{Case title} Independence Bank v.	Forclosure	Montana 17th J	udicial District	— D Pending
	•	_	Court Name		On appeal
	April Ritchey	_	Number Street		Concluded
	Case number DV18-36		Malta	MT 59538	
	Total Halling Total Tota			State ZIP Code	_
c	Case title	_	Court Name		— Pending
		_			On appeal
_		_	Number Street		Concluded
C	Case number	_	City	State ZIP Code	
⊔ Ye	s. Fill in the information below.	Describe the prope	rty	Date	Value of the property
	Creditor's Name	· · · · · · · · · · · · · · · · · · ·			\$
	Number Street	Explain what happe	med		
		Property was			
		☐ Property was ☐ Property was			
	City State ZIP	,	attached, seized, or levied.		
		Describe the proper	rty	Date	Value of the propert
					\$
	Creditor's Name				
	Number Street	Explain what happe	ned		
		Property was	repossessed.		
		Property was			
	City State ZIP	Code Property was	=		
		Property was	attached, seized, or levied.		

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First Name Middle Name Last I	Name Case nur	mber (if known)	
	ptcy, did any creditor, including a bank or finan	cial institution, set off any am	ounts from yo
ounts or refuse to make a payment bed	cause you owed a debt?		
No			
Yes. Fill in the details.			
	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name	-	1469 Water	
			•
Number Street	-		<u> </u>
	-		
City State ZIP Code	Last 4 digits of account number: XXXX		
	tcy, was any of your property in the possession	of an assignee for the benefit	t of
litors, a court-appointed receiver, a cu	stodian, or another official?		
No			
Yes			
List Certain Gifts and Contribu	utione		
List Certain Onts and Contribu	ILIONS		
	ntcy, did you give any gifts with a total value of	than 6000	
	try did you give any gifts with a total value of I	more than Skill ner bergon?	
	wy, and you give any grad that a total value of	more than these per personn	
No	noy, and you give any give with a to the value of	more dada que per percent	
No	no, and you give any give with a wear velocity	nioro della para par porconi.	
No Yes. Fill in the details for each gift.			Value
No	Describe the gifts	Dates you gave the gifts	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you gave	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you gave	
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	Value \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you gave	
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person. Person to Whom You Gave the Gift		Dates you gave	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		Dates you gave	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		Dates you gave	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		Dates you gave	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you	Describe the gifts	Dates you gave the gifts	\$ \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Geve the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600		Dates you gave	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Geve the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600	Describe the gifts	Dates you gave the gifts	\$ \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	\$ \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	\$ \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	\$ \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street	Describe the gifts	Dates you gave the gifts	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift	Describe the gifts	Dates you gave the gifts	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	\$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift	Describe the gifts	Dates you gave the gifts	\$

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ebtor 1	April Renee Ritchey	Case number (if known)		
	First Name Middle Name	Last Name		
.Witi	nin 2 years before you filed for	bankruptcy, did you give any gifts or contributions with a total val	ue of more than \$6	500 to any charity
Ą				
	Yes. Fill in the details for each gi	ft or contribution.		
	Giffs or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
:	Charity's Name			\$
-				\$
			-	· · · · · · · · · · · · · · · · · · ·
i	Number Street			
-	City State ZIP Code			
	<u></u>			
irt 6	List Certain Losses			
	·			
	fes. Fill in the details. Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	loas	lost
				\$
_	_			
rt 7:	List Certain Payments o	r Transfers		
With	in 1 year before you filed for b	ankruptcy, did you or anyone else acting on your behalf pay or tra	sfer any property	to arryone
Inclu	consulted about seeking bank: de any attorneys, bankruptcy per	ruptcy or preparing a bankruptcy petition? ition preparers, or credit counseling agencies for services required in ye	our hanknustov	
☑ ∧			. — www.pwy.	
	es. Fill in the details.			
		Description and value of any property transferred	Date payment or	Amount of paymer
	Person Who Was Paid		transfer was made	valorities payme
	Number Street			
				\$
				\$
;	City State ZIP	Code		
;	Empli or unbein - M	<u></u>		
ı	Email or website address			
ī	Person Who Made the Payment, if Not You			

Debtor 1	April Renee Ritchey		Case number (# known)		
20001 1	· · · · · · · · · · · · · · · · · · ·	rl Name			
		Description and value of any property to	ansferred	Date payment or	Amount of
				transfer was made	payment
	Person Who Was Paid	-			
					\$
	Number Street	•			_
		_			\$
	City State ZIP Code	-			
	Email or website address	_			
	Person Who Made the Payment, if Not You				
47 1864	hin 1 year hefem you filed for hankny	otcy, did you or anyone else acting on y	rour behalf nav er trans	efor any nronerty t	n anvone who
		itors or to make payments to your cred		nor any property t	
	not include any payment or transfer that				
√	No				
	Yes. Fill in the details.				
		Description and value of any property tr	ansferred	Date payment or	Amount of paymer
		Decempes and value of any property of		transfer was	, , , , , , , , , , , , , , , , , , , ,
	Person Who Was Paid	_		mage	
					\$
	Number Street	_			*
		_			\$
	City State ZIP Code	_			
an 18/54	•	ıptcy, did you sell, trade, or otherwise t	ranefor any property to	anyone other th:	an nconerty
	nsferred in the ordinary course of you		iansier any property a	runyono, obioi oa	an property
inc	lude both outright transfers and transfers	made as security (such as the granting of	f a security interest or m	ortgage on your pro	perty).
	not include gifts and transfers that you have	ave already listed on this statement.			
	No Yes. Fill in the details.				
	tes. Fill in the details.				D-4-4
		Description and value of property transferred	Describe any property of or debts paid in exchan		I Date transfer was made
	Person Who Received Transfer				
	Number Street				
	City State ZIP Code				
	Person's relationship to you	_			
	Person Who Received Transfer				
	Number Street				
	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1				
	City State ZIP Code				
	Person's relationship to you				
		-			

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April Renee Ritchey First Name Middle Name Las	il Name	Case number (if kn	oren)	
		rty to a self-settled tru	st or similar device of w	vhich you
	Description and value of the prope	erty transferred		Date transfer was made
Name of trust	_			
nin 1 year before you filed for bankrup ed, sold, moved, or transferred?	tcy, were any financial accounts o	or instruments held in	your name, or for your	
			,	,
	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution		☐ Checking		\$
Number Street	-	☐ Savings		
		☐ Money market ☐ Brokerage		
City State ZIP Code	-	☐ Brokerage ☐ Other		
	. xxxx	Brokerage		\$
City Starte ZIP Code	. xxxx-	☐ Brokerage ☐ Other		\$
City State ZIP Code Name of Financial Institution Number Street City State ZIP Code You now have, or did you have within anities, cash, or other valuables?	- - -	Brokerage Checking Savings Money market Brokerage Other		\$ y for
City State ZIP Code Name of Financial Institution Number Street City State ZIP Code You now have, or did you have within arities, cash, or other valuables?	- - -	Brokerage Checking Savings Money market Brokerage Other		Do you stifl have it?
City State ZIP Code Name of Financial Institution Number Street City State ZIP Code You now have, or did you have within anities, cash, or other valuables?	I year before you filed for bankrug	Brokerage Checking Savings Money market Brokerage Other otcy, any safe deposit		Do you stifl
	nin 10 years before you filed for bankna beneficiary? (These are often called a No Yes. Fill in the details. Name of trust List Certain Financial Account nin 1 year before you filed for bankrup ad, sold, moved, or transferred? ude checking, savings, money market terage houses, pension funds, cooper No Yes. Fill in the details.	in 10 years before you filed for bankruptcy, did you transfer any proper a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the proper of trust List Certain Financial Accounts, Instruments, Safe Deposition 1 year before you filed for bankruptcy, were any financial accounts and, sold, moved, or transferred? ude checking, savings, money market, or other financial accounts; cert verage houses, pension funds, cooperatives, associations, and other file. Last 4 digits of account number Name of Financial institution XXXX	ain 10 years before you filed for bankruptcy, did you transfer any property to a self-settled true a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Name of trust List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage in 1 year before you filed for bankruptcy, were any financial accounts or instruments held in ed, sold, moved, or transferred? ude checking, savings, money market, or other financial accounts; certificates of deposit; she terage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or instrument Name of Financial Institution XXXX	In 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Name of trust List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units In 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your add, sold, moved, or transferred? Unde checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit uniterage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or instrument closed, sold, moved, or transferred Name of Financial Institution XXXX

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ntor 1	April Renee Ritchey		Case number (if known)		
	First Name Middle Name La	st Name			
Hawa s	you strend normarly in a storage uni	t or place other than your home with	nin 1 year before you filed for bankruptcy	?	
M M		to page one and you nome wa			
1 Ye	es. Fill in the details.				
		Who else has or had access to it?	Describe the contents	Do you si have it?	
				□ No	
	Name of Storage Facility	Name		U No U Yes	
	,				
	Number Street	Number Street			
		City State ZIP Code			
	City State ZIP Code	•			
art 9:	Identify Property You Hold	or Control for Someone Else			
Do y	ou hold or control any property that	someone else owns? Include any p	roperty you borrowed from, are storing for	ог,	
	old in trust for someone.		- • •		
Œ N	ło				
U Y	es. Fill in the details.				
		Where is the property?	Describe the property	Value	
		_			
	Owner's Name			\$	
	Number Street	Number Street			
	Number Street	Number Street			
		-	² Code		
	City State ZIP Code	- City State 216	Code		
art 10	City State ZIP Code	- City State 216	• Code		
or the	City State ZIP Code Give Details About Environ purpose of Part 10, the following de	City State 216 montal information finitions apply:			
or the <i>Envi</i>	City State ZIP Code Give Details About Environ purpose of Part 10, the following de	City State 216 Immental Information finitions apply: ate, or local statute or regulation co	oncerning pollution, contamination, releas	ses of	
or the <i>Envi</i> haza	City State ZIP Code D: Give Details About Environ purpose of Part 10, the following de ironmental law means any federal, st ardous or toxic substances, wastes,	cay State 216 Immental Information finitions apply: tate, or local statute or regulation coordinates or material into the air, land, soil, so	encerning pollution, contamination, release	ses of um,	
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or the Envi haza inclu Site	City State ZIP Code City Details About Environ purpose of Part 10, the following de ironmental law means any federal, stardous or toxic substances, wastes, uding statutes or regulations control means any location, facility, or prop	cay State ZIF Imental Information finitions apply: ate, or local statute or regulation coor material into the air, land, soil, so ling the cleanup of these substance erty as defined under any environm	encerning pollution, contamination, release	um,	
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Envirus haza inclusing the utilization of the utili	Give Details About Environ purpose of Part 10, the following de ironmental law means any federal, st ardous or toxic substances, wastes, uding statutes or regulations control means any location, facility, or prop ze it or used to own, operate, or utility ardous material means anything an estance, hazardous material, pollutan all notices, releases, and proceeding any governmental unit notified you to	mental information finitions apply: ate, or local statute or regulation or or material into the air, land, soil, st ling the cleanup of these substance erty as defined under any environm er it, including disposal sites. environmental law defines as a haza t, contaminant, or similar term. gs that you know about, regardless hat you may be liable or potentially	encerning pollution, contamination, release urface water, groundwater, or other medic es, wastes, or material. ental law, whether you now own, operate erdous waste, hazardous substance, toxic of when they occurred.	um, , or : nental law?	
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or the Envi haza inclu Site utiliz Haza subs eport	Give Details About Environ Give Details About Environ purpose of Part 10, the following de fronmental law means any federal, st ardous or toxic substances, wastes, uding statutes or regulations control means any location, facility, or prop ze it or used to own, operate, or utility ardous material means anything an estance, hazardous material, pollutan all notices, releases, and proceeding any governmental unit notified you to lo fes. Fill in the details.	mental information finitions apply: ate, or local statute or regulation coor material into the air, land, soil, so ling the cleanup of these substance erty as defined under any environment, including disposal sites. environmental law defines as a hazat, contaminant, or similar term. gs that you know about, regardless that you may be liable or potentially Governmental unit	encerning pollution, contamination, release urface water, groundwater, or other medic es, wastes, or material. ental law, whether you now own, operate erdous waste, hazardous substance, toxic of when they occurred.	um, , or : nental law?	

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1 April Rene	April Renee Ritchey First Name Middle Name Last Name		Case number (if known)		
First Name					
lave you notified a	ну дочетте	ental unit o	f any release of hazardous n	naterial?	
Á No					
Yes. Fill in the o	details.				
			Governmental unit	Environmental law, if you know it	Date of notice
Name of site			Governmental unit		
Humber Street			Number Street	<u> </u>	
. ,	····		City State ZIP Co	nde	
City	State	ZIP Code			
•					
ave you been a pa	arty in any ju	dicial or ad	lministrative proceeding und	ler any environmental law? Include settlement	s and orders.
Á No	•				
2 Yes. Fill in the (dotaile				
= 193. IR III UN9 (ucians.				Status of th
			Court or agency	Nature of the case	Case
Case title					_
C496 mma			Court Name		Pending
			ood num		On app
			Number Street		☐ Conclus
			Mainta Suest		- Obticion
Case number					
			City State	ZIP Code	
☑ A sole prop	rietor or self-	employed		s or have any of the following connections to a ner activity, either full-time or part-time y partnership (LLP)	any business?
☐ A partner in		-	,	, p ,	
			xecutive of a corporation		
			ng or equity securities of a c	ornoestion	
LI All Owner o	I at reast 3 A	OI LIKE YOU	ng or equity securities or a c	опромения:	
No. None of the	above appli	ies. Go to F	Part 12.		
Yes. Check all t	that apply ab	iff bns evo	I in the details below for eac	h business.	
Coffee Com	er		Describe the nature of the b		
Business Name				Do not include Social S	ecurity number or ITIN
101 1st St E	-aet		coffee shop	EIN:	
Number Street			-		
			Name of accountant or book	dkeeper Dates business existed	l
			-	_ 2047	2018
Malta	MT	59538	_	From ²⁰ 17 To	2010
City	State	ZIP Code			_
			Describe the nature of the b		
Business Name			-	Do not include Social S	ecarny number or i NN
				EIN:	
Number Street			-		
			Name of accountant or book	duceper Dates business existed	
			-		
				From To	
- COL-	Ctoto	71D Code	-		

	April Renee Ritchey First Name Middle Namo Last		Neme Ca	se number (# known)
			Describe the nature of the business	Employer Identification number Do not include Social Security number or ITI
Business Name				EIN:
Number Street			Name of accountant or bookkeeper	Dates business existed
City	State	ZIP Code		From To
Vithin 2 years befo			atcy, did you give a financial statement to a	anyone about your business? Include all financial
3 No 2 Yes. Fill in the o				
			Date issued	
First State B	ank		9/2017	
Name			NIM / DO / YYYY	
PO Box 910	<u></u>	···		
Number Street				
Malta	МТ	59538		
City	State	ZIP Code		
have read the an	swers on thi and correct h a bankrupt	l understan cy case can		
have read the an answers are true a in connection with	eswers on thi and correct. h a bankrupt 1341, 1519, a Rethe	l understan cy case can	id that making a false statement, concealir	ng property, or obtaining money or property by fra
I have read the an answers are true a in connection with 18 U.S.C. §§ 152, 4 Signature of Deb	eswers on thi and correct. h a bankrupt 1341, 1519, a Return Retu	I understan by case can and 3571.	ad that making a false statement, concealing result in fines up to \$250,000, or imprisor statement. Signature of Debtor 2 Date	ng property, or obtaining money or property by fra nment for up to 20 years, or both.
have read the an answers are true a in connection with 18 U.S.C. §§ 152, 152, 153, 154, 155, 155, 155, 155, 155, 155, 155	eswers on thi and correct. h a bankrupt 1341, 1519, a Return Retu	I understan by case can and 3571.	ad that making a false statement, concealing result in fines up to \$250,000, or imprisor statement. Signature of Debtor 2 Date	ng property, or obtaining money or property by fra
I have read the an answers are true a in connection with 18 U.S.C. §§ 152, 4 Signature of Deb Date ////// Did you attach add	eswers on thi and correct. h a bankrupt 1341, 1519, a Return Peter 1	I understand ty case can and 3571.	ad that making a false statement, concealing result in fines up to \$250,000, or imprisor statement. Signature of Debtor 2 Date	ng property, or obtaining money or property by fra nment for up to 20 years, or both.

Fill in this inf	formation to identify you	ur case:	
Debtor 1	April Renee Ritchey	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for the:	District of	
Case number (If known)			-

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

For any creditors that you listed in Part 1 of Schedule D: C information below.	Creditors Who Have Claims Secured by Property (Offici	al Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Bear Paw Credit Union Description of second mortgage on residence property securing debt:	□ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement.	□ No ☑ Yes
Creditor's name: Wells Fargo Bank Description of property securing debt:	Payments Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: continue payments	⊔ No ଔ Yes
Creditor's name: Description of property securing debt:	 □ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	□ No □ Yes
Creditor's name: Description of property securing debt:	 □ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	□ No □ Yes

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rt 2: List Yo	ur Unexpired	Personal Property Leases	
in the informatio	n below. Do not		eutory Contracts and Unexpired Leases (Official Form 106G) to leases that are still in effect; the lease period has not yet oes not assume it. 11 U.S.C. § 365(p)(2).
Describe your us	nexpired personal	l property leases	Will the lease be assumed?
Lessor's name:			□ No
Description of lea property:	sed		☐ Yes
Lessor's name:			□ No
Description of lea property:	sed		Yes
Lessor's name:			□ No
Description of lea property:	sed		☐ Yes
Lessor's name:			□ No □ Yes
Description of lea property:	sed		□ res
Lessor's name:			□ No
Description of lea property:	sed		Yes
Lessor's name:			□ No
Description of lea property:	sed		☐ Yes
Lessor's name:			□ No
Description of lea property:	sed		☐ Yes
t 3: Sign Be	∍low		

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

* Ownertcher	×
Signature of Debtor 1	Signature of Debtor 2
Date ////4/20/9	Date